Teradata Corp.

TDC

NYSE; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0000816761

D

fourth fifth of 496 graded peers in business equipment

rank 309 of 496; percentile 62.2; sampling error 2.2 points; lower is stronger

A B C D E

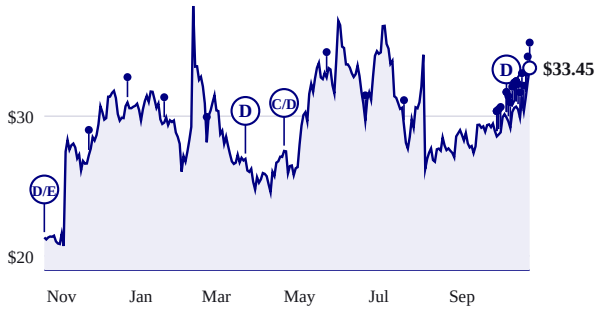
D, the sloth



Scoreboard

Profitability	A/B percentile 21.3
Solvency	D percentile 77.0
Growth and financing	C/D percentile 59.1
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $1.8B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress, fortress balance sheet
Inputs computable	10 of 14
Graded from	filings received through Feb 27, 2026 237 days before the rescan; latest periodic filing 10-Q received Aug 5, 2026
Last close	$33.48 2026-10-21; market equity $3.1B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Feb 27, 2026

for a description of our strategy, transformation efforts, product offerings and services, and R&D and innovation efforts, including for our autonomous AI and knowledge platform and data and analytics capabilities. If we are unable to successfully execute our strategy, respond to market and technological change, develop, deliver and scale our offerings on a timely and cost-effective basis, maintain our differentiated hybrid capabilities, or achieve competitive margins and growth, our business, brand and reputation, competitive position, financial condition, results of operations, growth prospects, and cash flows could be materially adversely affected.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 21.3						
Gross profitability	55.5%	28.6%		12.4	556	2025-12-31
Return on invested capital	not computable	11.2%				

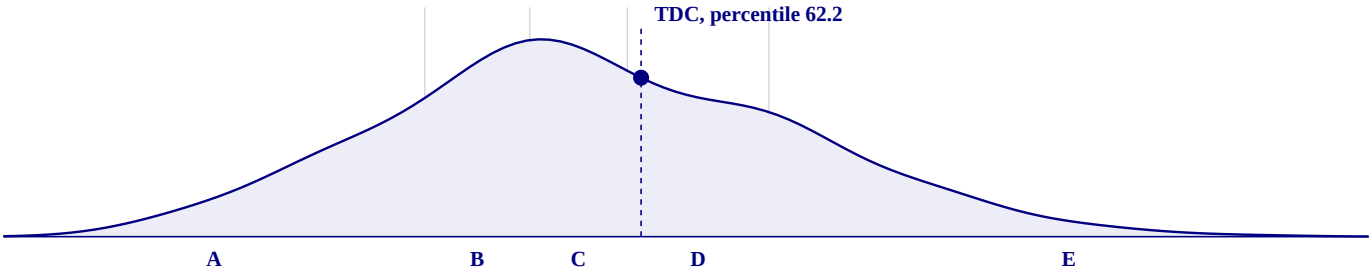
one or more required annual facts are missing

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Accruals ratio	(10.0%)	(7.3%)	41.1	616	2025-12-31
Gross margin stability, five years	0.8 pts	2.3 pts	10.4	426	2025-12-31
Solvency, sleeve percentile 77.0					
Twelve-month failure probability	not computable	0.05%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	(2.88)	2.15	69.4	563	2025-12-31
Net debt to EBITDA	not computable	1.11x			
one or more required annual facts are missing					
Interest coverage	not computable	3.77x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	0.92x	2.01x	84.5	660	2025-12-31
Growth and financing, sleeve percentile 59.1					
Revenue growth, three-year compound	(2.5%)	6.4%	73.1	536	2025-12-31
Free cash flow growth, three-year compound	(10.9%)	18.1%	86.3	264	2025-12-31
Reinvestment rate	24.7%	14.3%	46.2	224	2025-12-31
Asset growth, three years	(4.2%)	5.0%	71.4	561	2025-12-31
Net share issuance, one year	(2.5%)	0.5%	18.6	409	2026-01-30

Among 496 peers

business equipment; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
304	Commerce.com, Inc. (CMRC)	61.2	C/D	
305	Weave Communications, Inc. (WEAV)	61.4	C/D	fortress balance sheet
306	Bentley Systems Inc. (BSY)	61.6	C/D	
307	Digi International Inc. (DGII)	61.8	C/D	
308	Harmonic Inc. (HLIT)	62.0	C/D	late filer, fortress balance sheet
309	Teradata Corp. (TDC)	62.2	D	
310	KEY Tronic Corp. (KTCC)	62.4	D	
311	Alpha & Omega Semiconductor Ltd. (AOSL)	62.6	D	fortress balance sheet
312	Fastly, Inc. (FSLY)	62.8	D	
313	RingCentral, Inc. (RNG)	63.0	D	
314	Netgear, Inc. (NTGR)	63.2	D	

What the price implies

at the 2026-10-21 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	34.8%	2.2%	72
Distance from 52-week high	(11.7%)	(30.2%)	77
EBIT to enterprise value	not computable	1.5%	
Free cash flow yield	9.2%	2.7%	84
Book value to price	0.19	0.25	41
Sales to price	0.53	0.32	63

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Composite equity issuance, five years	(15.9%)	4.2%	18
Relative strength against the sector, log excess return	0.02	(0.26)	72

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 8 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$414.0M
Operating cash flow, four quarters	$761.0M
Months of runway	not finite
Days since last periodic filing	78 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	$56.3M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	$987.0M	2025-12-31	2026-02-27	10-K	26-012671
2	assets	us-gaap:Assets	$1.8B	2025-12-31	2026-02-27	10-K	26-012671
3	net income	us-gaap:NetIncomeLoss	$130.0M	2025-12-31	2026-02-27	10-K	26-012671
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$305.0M	2025-12-31	2026-02-27	10-K	26-012671
5	assets	us-gaap:Assets	$1.7B	2024-12-31	2026-02-27	10-K	26-012671
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.7B	2025-12-31	2026-02-27	10-K	26-012671
7	gross profit	us-gaap:GrossProfit	$1.1B	2024-12-31	2026-02-27	10-K	26-012671
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.8B	2024-12-31	2026-02-27	10-K	26-012671
9	gross profit	us-gaap:GrossProfit	$1.1B	2023-12-31	2026-02-27	10-K	26-012671
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.8B	2023-12-31	2026-02-27	10-K	26-012671
11	gross profit	us-gaap:GrossProfit	$1.1B	2022-12-31	2025-02-21	10-K	25-000027
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.8B	2022-12-31	2025-02-21	10-K	25-000027
13	gross profit	us-gaap:GrossProfit	$1.2B	2021-12-31	2024-02-23	10-K	24-000023
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.9B	2021-12-31	2024-02-23	10-K	24-000023
15	current assets	us-gaap:AssetsCurrent	$837.0M	2025-12-31	2026-02-27	10-K	26-012671
16	current liabilities	us-gaap:LiabilitiesCurrent	$914.0M	2025-12-31	2026-02-27	10-K	26-012671
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$1.9B	2025-12-31	2026-02-27	10-K	26-012671
18	operating income	us-gaap:OperatingIncomeLoss	$205.0M	2025-12-31	2026-02-27	10-K	26-012671
19	book equity	us-gaap:StockholdersEquity	$230.0M	2025-12-31	2026-02-27	10-K	26-012671
20	liabilities	us-gaap:Liabilities	$1.5B	2025-12-31	2026-02-27	10-K	26-012671
21	operating income	us-gaap:OperatingIncomeLoss	$186.0M	2023-12-31	2026-02-27	10-K	26-012671
22	interest expense	us-gaap:InterestExpense	$30.0M	2023-12-31	2024-02-23	10-K	24-000023
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$19.0M	2025-12-31	2026-02-27	10-K	26-012671
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$303.0M	2024-12-31	2026-02-27	10-K	26-012671
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$24.0M	2024-12-31	2026-02-27	10-K	26-012671
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$375.0M	2023-12-31	2026-02-27	10-K	26-012671
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$19.0M	2023-12-31	2026-02-27	10-K	26-012671
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$419.0M	2022-12-31	2025-02-21	10-K	25-000027
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$14.0M	2022-12-31	2025-02-21	10-K	25-000027

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30	depreciation amortization	us-gaap:Depreciation	$86.0M	2025-12-31	2026-02-27	10-K	26-012671
31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$178.0M	2025-12-31	2026-02-27	10-K	26-012671
32	income tax	us-gaap:IncomeTaxExpenseBenefit	$48.0M	2025-12-31	2026-02-27	10-K	26-012671
33	current assets	us-gaap:AssetsCurrent	$749.0M	2024-12-31	2026-02-27	10-K	26-012671
34	current liabilities	us-gaap:LiabilitiesCurrent	$930.0M	2024-12-31	2026-02-27	10-K	26-012671
35	assets	us-gaap:Assets	$1.9B	2023-12-31	2025-02-21	10-K	25-000027
36	assets	us-gaap:Assets	$2.0B	2022-12-31	2024-02-23	10-K	24-000023
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	92,200,000	2026-01-30	2026-02-27	10-K	26-012671
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	94,600,000	2025-01-31	2025-02-21	10-K	25-000027

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